

What went well?

What should we keep doing?  
What should we celebrate?  
Where did we make progress?

THE BANKING  
SECTOR PAYS ITS  
EMPLOYEES WELL

WE SHOULD  
ABLE TO  
DEPOSIT SOME  
SAVINGS  
FREQUENTLY

WHAT  
THEY  
LIKE

GIVING YOU  
EASY  
ACCESS TO  
YOUR  
MONEY

LOWER  
TRANSACTIONS  
COSTS &  
EDUCATIONAL  
LOAN SYSTEM

What went poorly?

Where did we have problems?  
What was frustrating to us or others?  
What held us back?

BALANCE  
ENQUIRIES &  
LOAN  
APPLICATIONS

WHAT  
THEY  
HATE

OUTDATED  
PRODUCT  
DESIGNS &  
POOR BANKING  
CUSTOMER  
EXPERIENCES

UNRESPONSIVE  
ATTITUDE OF  
BANK  
EMPLOYEES

DEPLOY  
FINTECH

OFFER A  
QUEUEING  
APP

THE FINTECH  
REVOLUTION DOES  
NOT NEED TO END  
WITH THE DEVICES  
TO THE  
CUSTOMERS HOLD  
IN THEIR HAND

CUSTOMERS CAN  
ENTER THEMSELVES  
IN A LINE FROM  
THEIR SMART  
DEVICES BEFORE  
THEY EVEN ARRIVE  
AT THE BRANCH

OFFER NEW  
SERVICES LIKE A  
CLASS DESIGNED  
TO INCREASE  
THEIR FINANCIAL  
LITERACY

CUSTOMER  
SATISFACTION

PROVIDE  
CUSTOMERS  
WITH SELF--  
SERVICE  
OPPORTUNITIES

CUSTOMER  
PERCEPTION  
OF THE  
SERVICE  
RECEIVED

—

CUSTOMER  
EXPECTATION  
OF SERVICE

QUALITY  
CUSTOMER  
SERVICE

What ideas do you have?

What ideas do you have for future work together?  
Where do you see opportunities to improve?  
What has untapped potential?

How should we take action?

What do you believe we should do next?  
What specific things should we change?  
What should extend beyond this meeting?